

Abstract

The invention relates to a computer operated system that enables online investors to buy and sell stocks via individual hybrid stock/mutual fund portfolios containing a preselected number of holdings selected by a portfolio manager. The system contemplates using a host website that displays the stock portfolios that are offered and the percentage that each holding represents of the total value of each one, along with information about the portfolios and holdings therein. The system preferably enables investors to become registered account holders, such that when a purchase or sale transaction is made, the appropriate number of shares of stock can be allocated into the appropriate investor accounts. The portfolio managers are able to adjust the content of each portfolio, including the holdings and the percentage that each holding represents of the total value of each one, wherein the adjustments are able to be automatically allocated into the investor accounts. The system contemplates being able to make purchase and sale transactions at predetermined times to obtain volume discounts from stock clearing houses.